IBAN Formats By Country

The *kk* after the two-character ISO country code represents the check digits calculated from the rest of the IBAN characters. If it is a constant for the country concerned, this will be stated in the Comments column. This happens where the BBAN has its own check digits that use the same algorithm as the IBAN check digits.

The BBAN format column shows the format of the BBAN part of an IBAN in terms of upper case alpha characters (A–Z) denoted by "a", numeric characters (0–9) denoted by "n" and mixed case alphanumeric characters (a–z, A–Z, 0–9) denoted by "c". For example, the Bulgarian BBAN (4a,6n,8c) consists of 4 alpha characters, followed by 6 numeric characters, then by 8 mixed-case alpha-numeric characters.

Descriptions in the *Comments* field have been standardised with country specific names in brackets. The format of the various fields can be deduced from the BBAN field.

Countries that are planning to introduce the IBAN are shown in *italics* with the planned date of introduction in **bold**.

Country	Chars	BBAN Format	IBAN Fields	Comment
Albania	28	8n, 16c	ALkk bbbs sssx cccc cccc cccc cccc	b = National bank code s = Branch code x = National check digit c = Account number
Andorra	24	8n,12c	ADkk bbbb ssss cccc cccc cccc	b = National bank code s = Branch code c = Account number
Austria	20	16n	ATkk bbbb bccc cccc cccc	b = National bank code c = Account number
Azerbaijan	28	4c,20n	AZkk bbbb cccc cccc cccc cccc cccc	b = National bank code c = Account number
Bahrain	22	4a,14c	BHkk bbbb cccc cccc cccc cc	b = National bank code c = Account number
Belgium	16	12n	BEkk bbbc cccc ccxx	b = National bank code c = Account number x = National check digits
Bosnia and Herzegovina	20	16n	BAkk bbbs sscc cccc ccxx	k = IBAN check digits (always 39) b = National bank code s = Branch code c = Account number x = National check digits
Brazil	29	23n, 1a, 1c	*BRkk bbbb bbbb ssss sccc cccc cccc c*	*k = IBAN check digits (always 39)* *b = National bank code* *s = Branch code* *c = Account number* **Planned effective date 1 July 2013**
Bulgaria	22	4a,6n,8c	BGkk bbbb ssss ddcc cccc cc	b = BIC bank code s = Branch (BAE) number d = Account type c = Account number
Costa Rica	21	17n	CRkk bbbc cccc cccc cccc c	b = bank code c = Account number
Croatia	21	17n	HRkk bbbb bbbc cccc cccc c	b = Bank code c = Account number
Cyprus	28	8n,16c	CYkk bbbs ssss cccc cccc cccc cccc	b = National bank code s = Branch code c = Account number
Czech Republic	24	20n	CZkk bbbb ssss sscc cccc cccc	b = National bank code s = Branch code c = Account number
Denmark	18	14n	DKkk bbbb cccc cccc cc	b = National bank code c = Account number
Dominican Republic	28	4a,20n	DOkk bbbb cccc cccc cccc cccc cccc	b = Bank identifier c = Account number
Estonia	20	16n	EEkk bbss cccc cccc cccx	b = National bank code s = Branch code c = Account number x = National check digit
Faroe Islands[Note 4]	18	14n	FOkk bbbb cccc cccc cx	b = National bank code c = Account number x = National check digit
Finland	18	14n	FIkk bbbb bbcc cccc cx	b = Bank and branch code c = Account number x = National check digit
France[Note 5]	27	10n,11c,2n	FRkk bbbb bggg ggcc cccc cccc cxx	b = National bank code g = Branch code (fr:code guichet) c = Account number x = National check digits (fr:clé RIB).
Georgia	22	2c,16n	GEkk bbcc cccc cccc cccc cc	b = National bank code c = Account number
Germany	22	18n	DEkk bbbb bbbb cccc cccc cc	b = Bank and branch identifier (de:Bankleitzahl or BLZ) c = Account number
Gibraltar	23	4a,15c	GIkk bbbb cccc cccc cccc ccc	b = BIC bank code c = Account number
Greece	27	7n,16c	GRkk bbbs sssc cccc cccc cccc ccc	b = National bank code s = Branch code c = Account number
Greenland[Note 4]	18	14n	GLkk bbbb cccc cccc cc	b = National bank code c = Account number
Guatemala	28	4c,20c	*GTkk bbbb cccc cccc cccc cccc cccc*	*b = National bank code* *c = Account number* **Effective 1 July 2014**
Hungary	28	24n	HUkk bbbs sssk cccc cccc cccc cccx	b = National bank code s = Branch code c = Account number x = National check digit
Iceland	26	22n	ISkk bbbb sscc cccc iiii iiii ii	b = National bank code s = Branch code c = Account number i = holder's kennitala (national identification number)
Ireland	22	4c,14n	IEkk aaaa bbbb bbcc cccc cc	a = BIC bank code b = Bank/branch code (sort code) c = Account number

Country				
Israel	23	19n	ILkk bbbn nncc cccc cccc ccc	b = National bank code
				n = Branch number
				c = Account number 13 digits (padded with zeros).
Italy	27	1a,10n,12c	ITkk xaaa aabb bbbc cccc cccc ccc	x = Check char (CIN)
				a = National bank code (it:Associazione bancaria italiana or Codice ABI)
				b = Branch code (it:Coordinate bancarie or CAB – Codice d'Avviamento Bancario)
				c = Account number
Kazakhstan	20	3n,13c	KZkk bbbc cccc cccc cccc	b = National bank code
				c = Account number
Kuwait	30	4a, 22c	KWkk bbbb cccc cccc cccc cccc cccc cc	b = National bank code
				c = Account number.
Latvia	21	4a,13c	LVkk bbbb cccc cccc cccc c	b = BIC Bank code
				c = Account number
Lebanon	28	4n,20c	LBkk bbbb cccc cccc cccc cccc cccc	b = National bank code
				c = Account number
Liechtenstein	21	5n,12c	LIkk bbbb bccc cccc cccc c	b = National bank code
				c = Account number
Lithuania	20	16n	LTkk bbbb bccc cccc cccc	b = National bank code
				c = Account number
Luxembourg	20	3n,13c	LUkk bbbc cccc cccc cccc	b = National bank code
				c = Account number
Macedonia	19	3n,10c,2n	MKkk bbbc cccc cccc cxx	k = IBAN check digits (always = "07")
				b = National bank code
				c = Account number
				x = National check digits
Malta	31	4a,5n,18c	MTkk bbbb ssss sccc cccc cccc cccc ccc	b = BIC bank code
				s = Branch code
				c = Account number
Mauritania	27	23n	MRkk bbbb bsss sscc cccc cccc cxx	b = National bank code
				s = Branch code (fr:code guichet)
				c = Account number
				x = National check digits (fr:clé RIB)
Mauritius	30	4a,19n,3a	MUkk bbbb bbss cccc cccc cccc cccc cc	b = National bank code
				s = Branch identifier
				c = Account number
Monaco	27	10n,11c,2n	MCkk bbbb bsss sscc cccc cccc cxx	b = National bank code
				s = Branch code (fr:code guichet)
				c = Account number
				x = National check digits (fr:clé RIB).
Moldova	24	2c,18n	MDkk bbcc cccc cccc cccc cccc	b = National bank code
				c = Account number
Montenegro	22	18n	MEkk bbbc cccc cccc cccc xx	k = IBAN check digits (always = "25")
				b = Bank code
				c = Account number
				x = National check digits
Netherlands[Note 6]	18	4a,10n	NLkk bbbb cccc cccc cc	b = BIC Bank code
				c = Account number
Norway	15	11n	NOkk bbbb cccc ccx	b = National bank code
				c = Account number
				x = Modulo-11 national check digit
Pakistan	24	4c,16n	PKkk bbbb cccc cccc cccc cccc	b = National bank code
				c = Account number
Palestinian	29	4c,21n	PSkk bbbb xxxx xxxx xccc cccc cccc c	b = National bank code
				c = Account number
				x = Not specified
Poland	28	24n	PLkk bbbs sssx cccc cccc cccc cccc	b = National bank code
				s = Branch code
				x = National check digit
				c = Account number,
Portugal	25	21n	PTkk bbbb ssss cccc cccc cccx x	k = IBAN check digits (always = "50")
				b = National bank code
				s = Branch code
				C = Account number
				x = National check digit
Romania	24	4a,16c	ROkk bbbb cccc cccc cccc cccc	b = BIC Bank code
				c = Branch code and account number (bank-specific format)
San Marino	27	1a,10n,12c	SMkk xaaa aabb bbbc cccc cccc ccc	x = Check char (it:CIN)
				a = National bank code (it:Associazione bancaria italiana or Codice ABI)
				b = Branch code (it:Coordinate bancarie or CAB – Codice d'Avviamento Bancario)
				c = Account number
Saudi Arabia	24	2n,18c	SAkk bbcc cccc cccc cccc cccc	b = National bank code
				c = Account number preceded by zeros, if required
Serbia	22	18n	RSkk bbbc cccc cccc cccc xx	b = National bank code
				c = Account number
				x = Account check digits
Slovakia	24	20n	SKkk bbbb ssss sscc cccc cccc	b = National bank code
				s = Branch code
				c = Account number
Slovenia	19	15n	SIkk bbss sccc cccc cxx	k = IBAN check digits (always = "56")
				b = National bank code
				s = Branch code
				c = Account number
				x = National check digits
Spain	24	20n	ESkk bbbb gggg xxcc cccc cccc	b = National bank code
				g = Branch code
				x = Check digits
				c = Account number
Sweden	24	20n	SEkk bbbc cccc cccc cccc cccc	b = National bank code
				c = Account number
Switzerland	21	5n,12c	CHkk bbbb bccc cccc cccc c	b = National bank code
				c = Account number
Tunisia	24	20n	TNkk bbss sccc cccc cccc cccc	b = National bank code
				s = Branch code
				c = Account number
Turkey	26	5n,17c	TRkk bbbb bxcc cccc cccc cccc cc	b = National bank code
				x = Reserved for future use (currently "0")

				c = Account number
United Arab Emirates	23	3n,16n	AEkk bbbc cccc cccc cccc ccc	b = National bank code
				c = Account number
United Kingdom[Note 7]	22	4a,14n	GBkk bbbb ssss sscc cccc cc	b = BIC bank code
				s = Bank and branch code (sort code)
				c = Account number
Virgin Islands, British	24	4c,16n	VGkk bbbb cccc cccc cccc cccc	b = National bank code

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